

Information to identify the case:

Debtor 1	<u>Ruthanne Litvin</u>	Social Security number or ITIN	xxx-xx-8193
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22193-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ruthanne Litvin

9/13/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ruthanne Litvin
 Debtor

Case No. 17-22193-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db +Ruthanne Litvin, P.O. Box 347, Star Junction, PA 15482-0347
 14633162 +Belle Vernon Area Federal Credit Union, 608 Rostraver Road, Belle Vernon, PA 15012-1941
 14633168 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, Attn: Bankruptcy Dept., P.O. Box 619096,
 Dallas, TX 75261-9741)
 14633170 +Southwestern Gastrointestinal Specialist, 300 Spring Creek Lane--Upper Level,
 Uniontown, PA 15401-9069
 14633171 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2017 03:24:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14633161 EDI: RMSC.COM Sep 14 2017 03:08:00 AE Select Visa Card/Synchrony Bank,
 Attention: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
 14633163 E-mail/Text: banko@berkscredit.com Sep 14 2017 03:24:03 Berks Credit & Collection,
 P.O. Box 329, Temple, PA 19560-0329
 14633164 EDI: RMSC.COM Sep 14 2017 03:08:00 CareCredit/Synchrony Bank,
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14633165 +EDI: CITICORP.COM Sep 14 2017 03:08:00 Citi Diamond Preferred Card, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 14633166 EDI: RMSC.COM Sep 14 2017 03:08:00 Guitar Center/Synchrony Bank,
 Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
 14633167 EDI: RMSC.COM Sep 14 2017 03:08:00 Home Design/Synchrony Bank,
 Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
 14634359 +EDI: PRA.COM Sep 14 2017 03:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14633169 EDI: CHASE.COM Sep 14 2017 03:08:00 Slate/Chase, P.O. Box 15298,
 Wilmington, DE 19850-5298

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr NATIONSTAR MORTGAGE LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Debtor Ruthanne Litvin COZ@Zeblaw.com, Lori@Zeblaw.com,
 Janet@Zeblaw.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com:pa07@ecfbis.com

TOTAL: 4